

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/631,970 Confirmation No.: 3665  
Filed : August 1, 2003  
Applicant : David Lee Hamilton et al.  
Title : Payment Processing with Selection of a Risk Reduction Technique  
  
TC/AU : 3696  
Examiner : John A. Anderson  
  
Docket No. : 23952-0108  
Customer No. : 72386

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**AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION**

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Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir or Madam:

Responsive to the final Office Action dated October 16, 2008, the Applicants submit the following amendments and remarks. In light of these amendments and remarks, the Applicants respectfully assert that all of the claims are patentable, and that the application be allowed. A Request for Continued Examination has been submitted contemporaneously herewith.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 12 of this paper.